

Form 604

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Jane E Layman  
Debtor(s)

RONDA J. WINNECOUR, Trustee,  
Movant(s),

v.

No Respondents  
Respondent(s).

Case No. 18-21675-GLT  
Chapter: 13

Related to Document No. 75

Hearing Date: 11/29/23 at 11:00 AM

ORDER SCHEDULING DATE  
FOR RESPONSE AND HEARING ON MOTION

AND NOW, this *The 28th of September, 2023*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 75 by the Chapter 13 Trustee,


It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) **On or before November 13, 2023**, any **Response**, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on **November 29, 2023 at 11:00 AM** in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at: <http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>). **Parties who fail to timely register for remote participation will be expected to attend the hearing in person.**

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. **To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L Taddonio posted on the Court's website at [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) one day prior to the hearing.** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are **required** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.*

  
\_\_\_\_\_  
Gregory L. Taddonio, Chief Judge  
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:  
Jane E Layman  
Debtor

Case No. 18-21675-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 28, 2023

User: auto  
Form ID: 604

Page 1 of 4  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2023:**

Recip ID	Recipient Name and Address
db	+ Jane E Layman, 680 N. Geary Street, Mount Pleasant, PA 15666-1218
14822023	+ Bank of America-Royal Caribbean Cruise L, PO Box 15222, Wilmington, DE 19886-5222
14822029	Chase Blueprint, Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
14822033	Citizens Bank Card Ser, PO Box 42010, Providence, RI 02940-2010
14822036	Discover, PO Box 742655, Cincinnati, OH 45274-2655
14822038	Lane Bryant, Commenity Bank, PO Box 65978, San Antonio, TX 78265-9728
14822043	OnStar, Dept #77246, OnStar Subscription Center, PO Box 77000, Detroit, MI 48277-0246

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 29 2023 01:28:02	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 Vision Drive, Columbus, OH 43219
14870314	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 29 2023 01:10:00	BANK OF AMERICA, N.A., PO BOX 31785, Tampa FL 33631-3785
14822022	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 29 2023 01:10:00	Bank of America, PO Box 15222, Wilmington, DE 19886-5222
14822024	Email/Text: BarclaysBankDelaware@tsico.com	Sep 29 2023 01:12:00	Barclay Card, Card Services, PO Box 13337, Philadelphia, PA 19101-3337
14822025	Email/PDF: MarletteBKNotifications@resurgent.com	Sep 29 2023 01:08:38	Best Egg, SST, PO Box 5493, Carol Stream, IL 60197-5493
14822026	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 01:10:22	Bill Me Later, PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
14822027	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 29 2023 01:12:00	Boscovs, P.O. Box 659622, San Antonio, TX 78265-9622
14822032	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 29 2023 01:10:00	Citizens Bank, 525 William Penn Place, Pittsburgh, PA 15219
14824438	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 29 2023 01:10:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14822031	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 29 2023 01:08:44	Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
14850449	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 29 2023 01:26:05	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14870345	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 29 2023 01:12:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14822034	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 29 2023 01:12:00	Comenty Bank/Peebles, PO Box 659465, San

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			Antonio, TX 78265-9465
14822035	Email/Text: bankruptcy@connexuscu.org	Sep 29 2023 01:14:00	Connexus Credit Union, PO Box 21488, Tampa, FL 33622-1488
14857868	Email/Text: bankruptcy@connexuscu.org	Sep 29 2023 01:14:00	Connexus Credit Union, P.O. Box 8026, Wausau, WI 54402-8026
14831926	Email/Text: mrdiscen@discover.com	Sep 29 2023 01:11:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14822037	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 29 2023 01:09:15	Home Depot, Home Depot Credit Ser, PO Box 9001010, Louisville, KY 40290-1010
14822028	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 29 2023 01:48:22	Chase, PO Box 78420, Phoenix, AZ 85062-8420
14822030	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 29 2023 02:32:27	Chase Southwest, Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
14873645	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 29 2023 01:27:06	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14822045	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 29 2023 02:32:27	Southwest, Cardmember Services, PO Box 1423, Charlotte, NC 28201-1423
14887554	Email/PDF: resurgentbknotifications@resurgent.com	Sep 29 2023 01:26:15	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14875576	Email/PDF: resurgentbknotifications@resurgent.com	Sep 29 2023 01:27:48	LVNV Funding, LLC its successors and assigns as, assignee of CVI MF Grantor Trust III, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14822039	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 01:08:38	Levins, Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14822040	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 01:10:15	Lowe's/Synchrony Bank, P.O. Box 530914, Atlanta, GA 30353-0914
14822041	Email/Text: e-bankruptcy@nasafcu.com	Sep 29 2023 01:10:00	NASA Federal Credit Union, P.O. Box 1910, Bowie, MD 20717-1910
14822042	+ Email/Text: bnc@nordstrom.com	Sep 29 2023 01:12:05	Nordstrom Card Services, PO Box 13589, Scottsdale, AZ 85267-3589
14875682	+ Email/Text: JCAP_BNC_Notices@jcap.com	Sep 29 2023 01:14:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14870068	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 29 2023 01:29:17	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14823029	+ Email/PDF: rmscedi@recoverycorp.com	Sep 29 2023 01:26:14	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14822044	^ MEBN	Sep 29 2023 01:00:12	Prosper Marketplace Inc., P.O. Box 396081, San Francisco, CA 94139-6081
14876434	+ Email/Text: bncmail@w-legal.com	Sep 29 2023 01:14:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14866193	Email/Text: bnc-quantum@quantum3group.com	Sep 29 2023 01:13:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14871594	Email/Text: bnc-quantum@quantum3group.com	Sep 29 2023 01:13:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14921123	+ Email/Text: bncmail@w-legal.com	Sep 29 2023 01:14:00	Synchrony Bank, C/O Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14876631	+ Email/PDF: ebn_ais@aisinfo.com		

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		Sep 29 2023 01:30:15	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14822046	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 01:08:39	Synchrony Bank/JCP, P.O. Box 960090, Orlando, FL 32896-0090
14822047	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 01:26:06	Walmart Mastercard/Synchrony, PO Box 960024, Orlando, FL 32896-0024

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Heather Stacey Riloff	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION logsecf@logs.com, Michelle@mvrlaw.com
James A. Prostko	on behalf of Creditor BANK OF AMERICA N.A. jprostko@c-vlaw.com, jamesprostko@gmail.com
Jerome B. Blank	on behalf of Creditor BANK OF AMERICA N.A. jblank@pincuslaw.com, brausch@pincuslaw.com
Jill Manuel-Coughlin	on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskirm.com
Karina Velter	on behalf of Creditor BANK OF AMERICA N.A. karina.velter@powerskirm.com, Kaitlyn.Pemper@powerskirm.com
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pakb@logs.com, logsecf@logs.com

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Randall G. Klimchock

on behalf of Debtor Jane E Layman klimchock.law@zoominternet.net randylu@comcast.net

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 10